

Certificate of Notice Page 1 of 2
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Michael L Torrence, Sr.
Nicole S Torrence
Debtors

Case No. 19-17154-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: ChrissyW
Form ID: 155

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 29, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2020.

db/jdb +Michael L Torrence, Sr., Nicole S Torrence, 1420 N. Felton Street,
Philadelphia, PA 19151-3805

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2020 at the address(es) listed below:

DAVID M. OFFEN on behalf of Debtor Michael L Torrence, Sr. dmo160west@gmail.com,
davidoffenecf@gmail.com/offendr83598@notify.bestcase.com
DAVID M. OFFEN on behalf of Joint Debtor Nicole S Torrence dmo160west@gmail.com,
davidoffenecf@gmail.com/offendr83598@notify.bestcase.com
MARY JACQUELINE LARKIN on behalf of Creditor Forge Credit Union mjllarkin@ohaganmeyer.com,
jpitner@ohaganmeyer.com
REBECCA ANN SOLARZ on behalf of Creditor Pennsylvania Housing Finance Agency
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 6

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Michael L Torrence, Sr. and Nicole S
Torrence

Debtor(s)

Chapter: 13

Bankruptcy No: 19-17154-elf

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, this July 28, 2020 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Eric L. Frank
Judge ,
United States Bankruptcy Court